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Official Form 1 (4/07)	D0	cument	ı a	gc I o	1 31			
	States Bank orthern District						Voluntary	y <b>Petition</b>
Name of Debtor (if individual, enter Last, Firs <b>Jakimavicius, Vladas</b>	st, Middle):			of Joint Dollceva, S	ebtor (Spouse niezana	) (Last, First,	Middle):	
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years				s used by the J , maiden, and		n the last 8 years	
Last four digits of Soc. Sec./Complete EIN or xxx-xx-3225	other Tax ID No. (if mo	re than one, state al		our digits o		omplete EIN	or other Tax ID No. (	if more than one, state all
Street Address of Debtor (No. and Street, City 7664 Walnut Ave. Woodridge, IL		ZIP Code	76	Address of 64 Walnu oodridge	ut Ave.	(No. and Str	eet, City, and State):	ZIP Code <b>60517</b>
County of Residence or of the Principal Place <b>Dupage</b>		60517		y of Reside	ence or of the	Principal Pla	ice of Business:	1 60317
Mailing Address of Debtor (if different from s	treet address):	ZIP Code	Mailir	ng Address	of Joint Debt	or (if differer	nt from street address)	ZIP Code
Location of Principal Assets of Business Debte (if different from street address above):	or		1					
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § : ☐ Railroad ☐ Stockbroker ☐ Commodity Bre ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as de 101 (51B)  bker  mpt Entity , if applicable) exempt organiof the United S	zation	define	the I ter 7 ter 9 ter 11 ter 12	Petition is File   Check of   Check onsumer debts, \$ 101(8) as idual primarily	busi	Recognition eeding Recognition
Filing Fee (Check of Full Filing Fee attached  Filing Fee to be paid in installments (applicattach signed application for the court's consist unable to pay fee except in installments.  Filing Fee waiver requested (applicable to attach signed application for the court's constant.	cable to individuals on sideration certifying t Rule 1006(b). See Offi chapter 7 individuals o	hat the debtor cial Form 3A. only). Must	Check	Debtor is a if: Debtor's to insider all applicate A plan is Acceptan	a small busin not a small bu aggregate nor s or affiliates) able boxes: being filed w ces of the plan	usiness debto necontingent li o are less than ith this petition n were solicit	defined in 11 U.S.C. or as defined in 11 U.S. quidated debts (exclu \$2,190,000.	S.C. § 101(51D).  Iding debts owed  one or more
Statistical/Administrative Information  ☐ Debtor estimates that funds will be availab  ☐ Debtor estimates that, after any exempt protection there will be no funds available for distributed Number of Creditors	perty is excluded and	administrative		es paid,		THIS	SPACE IS FOR COURT	Γ USE ONLY
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000		25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets  \$\Begin{array}{ c c c c c c c c c c c c c c c c c c c	\$100,001 to \$1 million	\$1,000 \$100 n			ore than 00 million			
Stimated Liabilities	\$100,001 to \$1 million	\$1,000 \$100 p			ore than			

Case 07-19014 Doc 1 Filed 10/15/07 Entered 10/15/07 16:37:02 Desc Main Document Page 2 of 51 FORM B1, Page 2

Official Form	1 (4/07)	<del></del>	FORM D1, rage 2	
Voluntary	,	Name of Debtor(s):  Jakimavicius, Vladas  Colonia, Spiezena		
(This page mus	st be completed and filed in every case)  All Prior Bankruptcy Cases Filed Within Last	Golceva, Sniezana	ditional choot)	
Location	An Frior bankrupicy Cases Filed Within Last	Case Number:	Date Filed:	
Where Filed:	- None -	- Cust I value cu	Suite Triedi	
Location Where Filed:		Case Number:	Date Filed:	
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)	
Name of Debto - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
forms 10K ar pursuant to S and is reques	Exhibit A  leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 string relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individual I, the attorney for the petitioner named have informed the petitioner that [he o 12, or 13 of title 11, United States Cod under each such chapter. I further certirequired by 11 U.S.C. §342(b).  X /s/ Alexey Y. Kaplan (Kaple Signature of Attorney for Debtor(s)	whose debts are primarily consumer debts.) I in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice    Ian Law Offictor	
	Exh	l nibit C		
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		harm to public health or safety?	
	Exh	nibit D		
Exhibit I  If this is a join	leted by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made ant petition:  D also completed and signed by the joint debtor is attached a	a part of this petition.	separate Exhibit D.)	
Exmort				
	Information Regardin (Check any ap			
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180 any other District.	
	There is a bankruptcy case concerning debtor's affiliate, ge	<i>c</i> 1	· ·	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is a defendar ne interests of the parties will be serve	nt in an action or ed in regard to the relief	
	Statement by a Debtor Who Resides (Check all appl		y	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th permitted to cure the entire monetary default that gave rise possession was entered, and	ere are circumstances under which the to the judgment for possession, after	e debtor would be the judgment for	
	Debtor has included in this petition the deposit with the confider the filing of the petition.	urt of any rent that would become due	e during the 30-day period	

#### Official Form 1 (4/07)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Jakimavicius, Vladas Golceva, Sniezana

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Vladas Jakimavicius

Signature of Debtor Vladas Jakimavicius

#### X /s/ Sniezana Golceva

Signature of Joint Debtor Sniezana Golceva

Telephone Number (If not represented by attorney)

#### October 15, 2007

Date

#### Signature of Attorney

#### X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature of Attorney for Debtor(s)

#### Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494

Printed Name of Attorney for Debtor(s)

#### Kaplan Law Offices, P.C.

Firm Name

4043 Dempster Skokie, IL 60076

Address

#### Email: ayk@ameritech.net

#### 847-676-8600 Fax: 847-676-8601

Telephone Number

October 15, 2007

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Λ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# United States Bankruptcy Court Northern District of Illinois

		Not therm District of Infinois		
In re	Vladas Jakimavicius Sniezana Golceva		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under nepalty of perjury that the information provided above is true and correct

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Vladas Jakimavicius		
	Vladas Jakimavicius		

Date: **October 15, 2007** 

# Case 07-19014 Doc 1 Filed 10/15/07 Entered 10/15/07 16:37:02 Desc Main Document Page 6 of 51

Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

		Tior therm District of Immois		
In re	Vladas Jakimavicius Sniezana Golceva		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Sniezana Golceva	
	Sniezana Golceva	

Date: October 15, 2007

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Form 6-Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Vladas Jakimavicius,		Case No.	
	Sniezana Golceva			
		, Debtors	Chapter	7
			_	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	250,000.00		
B - Personal Property	Yes	4	8,416.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		233,150.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		92,955.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,670.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,800.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	258,416.00		
			Total Liabilities	326,105.37	

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Official Form 6 - Statistical Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Vladas Jakimavicius,		Case No		
	Sniezana Golceva				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,670.00
Average Expenses (from Schedule J, Line 18)	3,800.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,670.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		92,955.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		92,955.37

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Form	B6A
(10/0.5)	5)

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

Debtors

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residential Realty 8 Blue Jay Court Woodridge, Illinois 60517		w	250,000.00	46,750.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 250,000.00 (Total of this page)

250,000.00

Total >

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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Form	В6
(10/04)	5)

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

Debtors

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	200.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking account at 5/3rd Bank (\$1,000) and Charter One Bank (\$150)	J	1,150.00
shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at 5/3rd held only by husband (\$500) Checking account at 5/3 held only by wife (\$250)	J	750.00
	cooperatives.	Business checking at 5/3rd Bank for First Janitorial Service (\$25.00) Business checking at 5/3rd Bank for Baltic Transport, Inc. (\$0.00)	J	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods and furnishings	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Necessary wearing apparel	J	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or	Whole Life Insurnace with wife as beneficiary Market Value reflects vested amount	Н	1,205.00
	refund value of each.	Whole Life Insurnace with husband as beneficiary Market Value reflects vested amount	W	1,386.00
			Sub-Tota	al > 5,416.00

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re Vladas Jakimavicius,
Sniezana Golceva

#### Debtors

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
ties. Itemize and name each	Х			
sts in an education IRA as d in 26 U.S.C. § 530(b)(1) or a qualified State tuition plan ined in 26 U.S.C. § 529(b)(1). particulars. (File separately the (s) of any such interest(s). S.C. § 521(c); Rule 1007(b)).	X			
sts in IRA, ERISA, Keogh, or pension or profit sharing Give particulars.	X			
and interests in incorporated incorporated businesses.	X			
sts in partnerships or joint es. Itemize.	X			
nment and corporate bonds her negotiable and gotiable instruments.	X			
nts receivable.	X			
ny, maintenance, support, and ty settlements to which the is or may be entitled. Give alars.	x			
liquidated debts owing debtor ing tax refunds. Give alars.	X			
ble or future interests, life s, and rights or powers sable for the benefit of the other than those listed in ule A - Real Property.	X			
igent and noncontingent ts in estate of a decedent, benefit plan, life insurance , or trust.	X			
ts in esta benefit pl	te of a decedent, an, life insurance	te of a decedent, an, life insurance	te of a decedent, an, life insurance	te of a decedent, an, life insurance

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

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Form B6B (10/05)

In re	Vladas Jakimavicius,		
	Sniezana Golceva		

Case No.

#### Debtors

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	JOIIIL OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Suzuki Reno with aprox. 20,000 miles Rebuilt	W	2,000.00
	1997	Ford Taurus with aprox. 110,000 miles	J	1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
			Sub-Tota (Total of this page)	al > 3,000.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

# Case 07-19014 Doc 1 Filed 10/15/07 Entered 10/15/07 16:37:02 Desc Main Document Page 14 of 51

Form B6B (10/05)

In re	Vladas Jakimavicius, Sniezana Golceva	Case No.
_		Debtors SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page)

Total >

8,416.00

0.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

In re Vladas Jakimavicius, Case No		Sniezana Golcova	
	In re	Vladas Jakimavicius,	Case No.

Debtors

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residential Realty 8 Blue Jay Court Woodridge, Illinois 60517	735 ILCS 5/12-901	30,000.00	250,000.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	200.00	200.00
Checking, Savings, or Other Financial Accounts, C Checking account at 5/3rd held only by husband (\$500) Checking account at 5/3 held only by wife (\$250)	ertificates of Deposit 735 ILCS 5/12-1001(b)	750.00	750.00
Business checking at 5/3rd Bank for First Janitorial Service (\$25.00) Business checking at 5/3rd Bank for Baltic Transport, Inc. (\$0.00)	735 ILCS 5/12-1001(b)	25.00	25.00
Household Goods and Furnishings Household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in Insurance Policies Whole Life Insurnace with wife as beneficiary Market Value reflects vested amount	215 ILCS 5/238	1,205.00	1,205.00
Whole Life Insurnace with husband as beneficiary Market Value reflects vested amount	215 ILCS 5/238	1,386.00	1,386.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Suzuki Reno with aprox. 20,000 miles Title Rebuilt	735 ILCS 5/12-1001(c)	2,000.00	2,000.00
1997 Ford Taurus with aprox. 110,000 miles	735 ILCS 5/12-1001(b)	1,000.00	1,000.00

Total:	37.266.00	257.266.00

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Official Form 6D (10/06)

In re	Vladas Jakimavicius,
	Sniezana Golceva

|--|

Debtors

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXF_XGEXF	D	D-0PJFED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2709850057			Opened 2/01/05 Last Active 9/01/07	T	ATED			
Creditor #: 1 Cbna 1000 Technology Dr # Ms5 O Fallon, MO 63368		w	Residential Realty 8 Blue Jay Court Woodridge, Illinois 60517		X			
	L		Value \$ 250,000.00	Ш			46,600.00	0.00
Account No. 4800086151180  Creditor #: 2 Green Point Savings 4160 Main St Flushing, NY 11355		w	Opened 3/01/05 Last Active 10/01/07  Mortgage  ConventionalRealEstateMortgage		x			
			Value \$ Unknown	1			186,400.00	Unknown
Account No. 7092218 001 01L008  Creditor #: 3 Village IV Organization 6955 Woodridge Drive Woodridge, IL 60517		J	Homeowner's assocation  Residential Realty 8 Blue Jay Court Woodridge, Illinois 60517  Value \$ 250,000.00		x		150.00	0.00
Account No.			Value \$					
_0 continuation sheets attached			S (Total of the	Subt			233,150.00	0.00
Total (Report on Summary of Schedules)					233,150.00	0.00		

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Official Form 6E (4/07)

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

**Debtors** 

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

"Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**<sup>0</sup>** continuation sheets attached

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Official Form 6F (10/06)

In re	Vladas Jakimavicius,		Case No.	
_	Sniezana Golceva			
		Debtors		

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H		CONTINGENT	Q D L D	SPUTE	AMOUNT OF CLAIM
Account No. 5444  Creditor #: 1 5/3 Bank Cc 38 Fountain Square Cincinnati, OH 45263		J	Opened 4/30/03 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.	T	A T E D		0.00
Account No. 5584-1800-0955-7540  Creditor #: 2 Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088		J	Prior to July 2007				6,400.00
Account No. 3713-473929-81003  Creditor #: 3 American Express/Costco Box 0001 Los Angeles, CA 90096-0001		J	Prior to July 2007				1,400.00
Account No.  Representing: American Express/Costco			American Express PO Box 297871 Fort Lauderdale, FL 33329				
		•	(Total of t	Subi his			7,800.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No
	Sniezana Golceva	

### Debtors

-		_					,
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 842759520019324891  Creditor #: 4 Amex Po Box 297871 Fort Lauderdale, FL 33329		w	Opened 12/01/05 Credit account; necessary living expenses; amount includes late penalties and accrued interest.	N T	A T E D		
Account No. VIN# 4VG7DEPG0XN761201  Creditor #: 5 Arizona Department of Transportatio Motor Vehicle Division 1801 West Jefferson Street Phoenix, AZ 85007		J	7/2007 1999 Volvo				1,310.00 Unknown
Account No.  Representing: Arizona Department of Transportatio			Motor Vehicle Division Abandoned Vehicle Unit PO Box 2100 Mail Drop 553M Phoenix, AZ 85001				
Account No. 262562912  Creditor #: 6 AT&T Po Box 6428 Carol Stream, IL 60197-6428		J	Telephone		x		242.37
Account No. 45101987001  Creditor #: 7 Ballys 12440 E Imperial H Norwalk, CA 90650		w	Last Active 3/26/03 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x		0.00
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t		tota pag		1,552.37

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

# Debtors

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUID	D I SPUTED	
Account No. 3350  Creditor #: 8 Bank Of America Po Box 1598 Norfolk, VA 23501		J	Opened 1/01/03 Credit account; necessary living expenses; amount includes late penalties and accrued interest.	Т	A T E D		
Account No. 4888-9303-3701-3350  Creditor #: 9 Bk Of Amer P.O. Box 7047 Dover, DE 19903		J	Opened 1/01/03 Last Active 9/01/07 Credit account; necessary living expenses; amount includes late penalties and accrued interest. (maybe duplicate)		×	(	6,046.00
Account No. 426684106231  Creditor #: 10 Chase 800 Brooksedge Blvd Westerville, OH 43081		Н	Opened 9/01/05 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		×	(	
Account No. 549091167000  Creditor #: 11 Chase 800 Brooksedge Blvd Westerville, OH 43081		н	Opened 6/01/03 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		×	(	4,185.00
Account No. 182000001024  Creditor #: 12 Chase/Cc 225 Chastain Meadows Ct Kennesaw, GA 30144		w	Opened 8/01/06 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		×	(	1,085.00
Sheet no. <b>2</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			18,001.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

# Debtors

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUID	D I S P U T E D	AMOUNT OF CLAIM
Account No. 542418086320  Creditor #: 13 Citi Po Box 6241 Sioux Falls, SD 57117		н	Opened 5/01/03 Credit account; necessary living expenses; amount includes late penalties and accrued interest.	T	A T E D		
Account No. 54443001860036355444  Creditor #: 14 Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45263	-	J	Opened 8/01/02 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		x		12,901.00
Account No. 248358  Creditor #: 15 Gemb/Jcp Po Box 984100 El Paso, TX 79998		w	Opened 8/01/03 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x	,	0.00
Account No. 603632102763  Creditor #: 16 Gemb/Linen N Things Po Box 981400 El Paso, TX 79998	-	w	Opened 9/01/07 Last Active 9/01/07 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		x		206.00
Account No. 601859650871  Creditor #: 17  Gemb/Old Navy  Po Box 981400  El Paso, TX 79998		w	Opened 1/01/04 Last Active 9/01/07 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		x		253.00
Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of th	his			16,627.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No
	Sniezana Golceva	

### Debtors

	<u></u>	ш.,	sband, Wife, Joint, or Community	_	U	П	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L L Q U L D		AMOUNT OF CLAIM
Account No. 6100130430			Opened 9/01/01	Ť	A T E D		
Creditor #: 18 Harris N A Po Box 94034 Palatine, IL 60094		J	Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		X		0.00
Account No. <b>0113206872</b>			Opened 3/01/07 Last Active 9/01/07				
Creditor #: 19 Hfc Po Box 1547 Chesapeake, VA 23327		w	Credit account; necessary living expenses; amount includes late penalties and accrued interest.		х		
							6,714.00
Account No. 5155-9700-2009-0524	$\vdash$		Prior to July 2007				
Creditor #: 20 HSBC PO Box 17051 Baltimore, MD 21297-1051		J					300.00
Account No.	$\vdash$		HSBC		$\vdash$		
Representing: HSBC			PO BOX 80084 Salinas, CA 93912-0084				
Account No. <b>517669000766</b>		_	Opened 7/01/03	_			
Creditor #: 21 Hsbc Nv Pob 19360 Portland, OR 97280		Н	Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x		0.00
Sheet no4 of _10_ sheets attached to Schedule of			IS	ubt	ota	l	
Creditors Holding Unsecured Nonpriority Claims			(Total of the				7,014.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

# Debtors

CDEDITORIS MAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No. <b>270106</b>			Opened 6/01/03	Ť	A T E D		
Creditor #: 22 Hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850		J	Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x		0.00
Account No. 169601-3240976607	╀		Opened 2/01/07				0.00
Creditor #: 23 Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808		н	Credit account; necessary living expenses; amount includes late penalties and accrued		x		
							2,078.00
Account No. 169601-0106587883  Creditor #: 24 Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808		J	Opened 6/01/03 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		х		0.00
Account No. <b>6004300107706399</b>	╁		Opened 9/01/06				0.00
Creditor #: 25 Hsbc/Mnrds 90 Christiana Rd New Castle, DE 19720		н	Credit account; necessary living expenses; amount includes late penalties and accrued		x		
	_						2,201.00
Account No. 6004300107706381  Creditor #: 26 Hsbc/Mnrds 90 Christiana Rd New Castle, DE 19720		w	Opened 9/01/06 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		x		
							1,740.00
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of tl	ubi			6,019.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

# Debtors

<del> </del>				<u> </u>		1-	
CREDITOR'S NAME,	0	1	sband, Wife, Joint, or Community	CO	N	D I	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T	D C & H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT - NG E N	QULD	T E D	AMOUNT OF CLAIM
Account No. 036410784752	П		Opened 5/01/03 Last Active 9/01/07	Ť	Ă T E		
Creditor #: 27 Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		W	CreditCard		D		435.00
Account No. <b>034395581152</b>	H		Opened 6/01/02			H	
Creditor #: 28 Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		н	Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x		
							0.00
Account No. 4375623125220  Creditor #: 29 Mcydsnb 9111 Duke Blvd Mason, OH 45040		Н	Opened 3/01/02 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x		
	Щ		0 10104/00				0.00
Account No. 4375759241020  Creditor #: 30 Mcydsnb 9111 Duke Blvd Mason, OH 45040		w	Opened 8/01/03 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x		0.00
Account No. <b>431196706152</b>	Н		Opened 6/04/02			$\vdash$	0.00
Creditor #: 31 National City Card Ser 1 National City Pkwy Kalamazoo, MI 49009		J	Opened 6/01/02 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		x		
							3,093.00
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of th	ubt nis j			3,528.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
_	Sniezana Golceva	

CDEDITORIC MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	IQUID	SPUTED	AMOUNT OF CLAIM
Account No. <b>767948</b>	П		Opened 8/03/07	<b> </b>	A T E		
Creditor #: 32 Nicor Gas 1844 Ferry Road Naperville, IL 60563		w	Other Utility Company		D		84.00
Account No. 6011-6562-1186-9964	Н		Prior To July 2007	t	H	H	
Creditor #: 33 Office Depot Processing Center Des Moines, IA 50364-0001		J					Unknown
A N-	Н		Office Depart	-		_	Olikilowii
Account No.  Representing: Office Depot			Office Depot 2200 Old Germantown Road Delray Beach, FL 33445				
Account No. <b>303204208210</b>			Opened 3/01/02				
Creditor #: 34 Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440		Н	Credit account; account may have been closed, transf or charged off by creditor;		x		0.00
Account No. 313892360910			Opened 8/01/03	+			0.00
Creditor #: 35 Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440		w	Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		x		0.00
Sheet no. <b>7</b> of <b>10</b> sheets attached to Schedule of	Ш		<u> </u>	Sub	L tota	<u>I</u> ւ1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				84.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

# Debtors

CREDITOR'S NAME, AND MAILING ADDRESS	C O D E B	н	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND	C O N T	U N L	D I S P U	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I NG E N	QULD	U T E D	AMOUNT OF CLAIM
Account No. 6035320171177932  Creditor #: 36 Thd/Cbsd Po Box 6003 Hagerstown, MD 21747		н	Opened 4/01/05 Credit account; necessary living expenses; amount is estimated to reflect accrued interest and penalties.	Ť	A T E D		
Account No. VIN: 4VG7DEPG0XN761201			2006			$\vdash$	5,000.00
Creditor #: 37 Transport Funding, LLC PO Box 7247-0360 Philadelphia, PA 19170-0360		J	1999 Volvo Truck (should have been repoed aprox. December 2006)		x		15,000.00
Account No.			Transport Funding, LLC				,
Representing: Transport Funding, LLC			c/o Citibank Lockbox Operations 1615 Brett Road New Castle, DE 19720				
Account No. <b>2421389</b>			Truck insurnace				
Creditor #: 38 Transport Funding, LLC PO Box 7247-0360 Philadelphia, PA 19170-0360		J			х		
			0				1,090.00
Account No. 0300934520  Creditor #: 39 Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566		w	Opened 8/01/01 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		x		
							3,214.00
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	Sub his			24,304.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

# Debtors

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	Sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L	S P U T E D	
Account No. 0100647348  Creditor #: 40 Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566		н	Opened 6/01/01 Credit account; necessary living expenses; amount includes late penalties and accrued interest.	Т	X		
Account No. 4427003543  Creditor #: 41 Wffnatbank Po Box 94498 Las Vegas, NV 89193		w	Opened 9/01/07 Credit account; necessary living expenses; amount includes late penalties and accrued interest.		×		1,000.00
Account No. 5856370690362802  Creditor #: 42 Wfnnb/Harlem Furniture Po Box 2974 Shawnee Mission, KS 66201		w	Opened 9/01/07 Credit account; necessary living expenses; amount is estimated to reflect accrued interest and penalties.		×	(	2,000.00
Account No. 5856370690367256  Creditor #: 43 Wfnnb/Harlem Furniture Po Box 2974 Shawnee Mission, KS 66201		н	Opened 9/01/07 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		×		0.00
Account No. 950269258  Creditor #: 44  Wfnnb/New York & Compa 220 W Schrock Rd  Westerville, OH 43081		w	Opened 6/01/02 Credit account; account may have been closed, transf or charged off by creditor; shows zero balance on debtor's credit report; included for purposes of notice and discharge of any unreported debt.		×		0.00
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of th	ub his			6,036.00

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Official Form 6F (10/06) - Cont.

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

# Debtors

						-	1
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	C	N	ו	
AND MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCURRED AND	N T	UZLLQU.	S	
INCLUDING ZIP CODE,	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ų	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	ρ	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ		=	AMOUNT OF CLAIM
(See instructions above.)	R			N G E N T	D A T	D	
Account No. 5856370720375089			Opened 3/01/07	T	T		
Creditor #: 45	1		Credit account; necessary living expenses;		Ē D		
Wfnnb/Valucityroomstod			amount includes late penalties and accrued				
Po Box 182303		Н	interest.		Х		
Columbus, OH 43218							
							1,990.00
	┖						1,550.00
Account No. 896543014			Opened 12/01/01				
Creditor #: 46	1		Credit account; account may have been				
Wfnnb/Victorias Secret			closed, transf or charged off by creditor;				
Po Box 182128		H	shows zero balance on debtor's credit report;		Х		
Columbus, OH 43218			included for purposes of notice and discharge				
			of any unreported debt.				
							0.00
	┖	╙				L	0.00
Account No.							
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Account No.							
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	1			1			
	╄	╄		⊢		_	
Account No.	1						
	1			1			
	1			1			
	_	1		<u>.                                    </u>	_	<u>.                                    </u>	
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of							1,990.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,330.00
				т	ota	1	
			(Report on Summary of Sc				92,955.37
			(Report on Summary of Sc	1100	ıuıc	s)	, ,

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Form B6G (10/05)

In re Vladas Jakimavicius, Case No. \_\_\_\_\_\_\_
Sniezana Golceva

Debtors

# SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-19014 Doc 1 Filed 10/15/07 Entered 10/15/07 16:37:02 Desc Main Document Page 30 of 51

Form	В6Н
(10/0.5)	5)

In re	Vladas Jakimavicius,	Case No.
	Sniezana Golceva	

Debtors

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

	Vladas Jakimavicius			
In re	Sniezana Golceva		Case No.	
		Debtor(s)		

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is

	separated and a joint petition is not filed. Do not state the name				•
Debtor's Marital Status: DEPENDENTS OF DEBTOR A					
Married	RELATIONSHIP(S): None.	AGE(	S):		
Employment:	DEBTOR		SPOUSE		
Occupation	Self-employed truck driver	Care giver			
Name of Employer	G.I. Super Service, Inc.		Family, LLC		
How long employed	3 years	1 year	, ,		
Address of Employer	1052 Margaret St. Des Plaines, IL 60016	1755 Park S Naperville,			
INCOME: (Estimate of a	average or projected monthly income at time case filed)		DEBTOR		SPOUSE
	salary, and commissions (Prorate if not paid monthly)	9	0.00	\$	0.00
2. Estimate monthly over		9	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	0.00
4. LESS PAYROLL DEI	DUCTIONS	_			
a. Payroll taxes and	social security	\$	0.00	\$	0.00
b. Insurance	·	9	0.00	\$	0.00
c. Union dues		9	0.00	\$	0.00
d. Other (Specify):		9	0.00	\$	0.00
\ 1 J/			0.00	\$	0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTH	HLY TAKE HOME PAY	9	0.00	\$	0.00
7. Regular income from o	operation of business or profession or farm (Attach detailed	statement)	1,870.00	\$	1,000.00
8. Income from real prop	perty	\$	0.00	\$	0.00
9. Interest and dividends			0.00	\$	0.00
10. Alimony, maintenance that of dependents lie	te or support payments payable to the debtor for the debtor		0.00	<b>\$</b>	0.00
11. Social security or gov		4	0.00	Ψ	0.00
(Specify):			0.00	\$	0.00
			0.00	\$	0.00
12. Pension or retirement		\$	0.00	\$	0.00
13. Other monthly incom	ne				
(Specify): Rental	Income		800.00	\$	0.00
			0.00	\$	0.00
14. SUBTOTAL OF LIN	JES 7 THROUGH 13	\$	2,670.00	\$	1,000.00
15. AVERAGE MONTH	ILY INCOME (Add amounts shown on lines 6 and 14)	\$	2,670.00	\$	1,000.00
	AGE MONTHLY INCOME: (Combine column totals y one debtor repeat total reported on line 15)		\$	3,670.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Vladas Jakimavicius Sniezana Golceva		Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

SCHEDULE 3. CORRENT EXILENDITURES OF INDIVIDUAL	DEDI	OK(b)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's fa	mily at time case
$\Box$ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,350.00
a. Are real estate taxes included? Yes No _X	Ψ	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	120.00
b. Water and sewer	\$	50.00
c. Telephone	\$	40.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	450.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	60.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$ <del></del>	50.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify) Real Estate Taxes	¢	400.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	\$	400.00
plan) a. Auto	¢	0.00
b. Other Homeowner's association	\$ \$	50.00
	\$ \$	0.00
	· ·	0.00
d. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Rental	\$	500.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,800.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	3,670.00
b. Average monthly expenses from Line 18 above	\$	3,800.00
c. Monthly net income (a. minus b.)	\$	-130.00
·		

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Vladas Jakimavicius Sniezana Golceva		Case No.	
		Debtor(s)	Chapter	7
			•	

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:25">25</a> sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date	October 15, 2007	Signature	/s/ Vladas Jakimavicius
			Vladas Jakimavicius
			Debtor
Date	October 15, 2007	Signature	/s/ Sniezana Golceva
			Sniezana Golceva
			Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7

### United States Bankruptcy Court Northern District of Illinois

In re	Vladas Jakimavicius Sniezana Golceva		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$15,000.00 2005: Truck Driver, Janitor, Insurance sales \$15.000.00 2006: Truck Driver, Baltic Transportation, Inc.

\$45,000.00 2007: Truck Driver, caregiver

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

2

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Transport Funding, L.L.C. PO Box 7247-0360 Philadelphia, PA 19170-0360

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN December 2006

DESCRIPTION AND VALUE OF **PROPERTY** 

Volvo 1999 Truck (truck was abandoned by debtor at parking lot/shop after truck broke

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

3

**PROPERTY** 

7. Gifts

NAME AND ADDRESS

OF CUSTODIAN

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR October 9, 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,500

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR Vladas Jakimavicius, Sr. Panevezio 7-14 Klaipeda, Lithunia Sick Father DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

April 2007 \$42,000

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

DATE

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Countywide Home Loans

PO Box 650070 Dallas, TX 75265-0070 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Home Loan for 1st and 2nd Lien Holder (both Countrywide) \$59,418.10 \$23,172.40

AMOUNT AND DATE OF SALE OR CLOSING

July 25, 2007
Sale of 2220 County Club
Drive, Unit 11, Woodrige,
Illinois 60521
No net proceeds to seller;
seller had to bring in \$309.43
to closing to cover costs.
(HUD/RESPA with Kaplan
Law Offices, P.C. available for

inspection).

5

NAME AND ADDRESS OF INSTITUTION

**Greenpoint Mortgage** 

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE 1st Mortgage on 535 Grives Ave., Naperville, Illinois

AMOUNT AND DATE OF SALE OR CLOSING

Paid off: \$152,785.50 from sale on July 23, 2007 **Net Proceeds to Seller** \$19,414.00 - both debtors on title (exempt under proceeds from sale of homestead property) 735 ILCS 5/12-906; (HUD/RESPA available with Kaplan Law Offices, P.C. for examination.

Wells Fargo Po Box 60510 Los Angeles, CA 90060 2nd Mortgage on 535 Grimes Ave., Naperville, Illinois

Paid off: \$40,043.58 from sale

on July 23, 2007

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

## 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

## 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

NATURE OF BUSINESS NAME I.D. NO. **ADDRESS ENDING DATES** Baltic Transport, Inc. 20-5788041 535 Grimes Ave. 2006-2006 Trucking Naperville, IL 60565

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

**BEGINNING AND** 

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

□ supervised th

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Vadim Garbar, CPA Buffalo Grove, IL 60089 DATES SERVICES RENDERED **2006 income tax returns** 

7

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS

TITLE

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## 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

## 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 15, 2007 Signature /s/ Vladas Jakimavicius

Vladas Jakimavicius

Debtor

Date October 15, 2007 Signature /s/ Sniezana Golceva

Sniezana Golceva

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Vladas Jakimavicius Sniezana Golceva			Case No.			
		De	ebtor(s)	Chapter	7		
	CHAPTER 7 IN	DIVIDUAL DEBTOI	R'S STATEMEN	NT OF INT	TENTION		
<b>=</b> ]	I have filed a schedule of assets and li	abilities which includes debts	secured by property of	the estate.			
<b>]</b> ]	I have filed a schedule of executory co	ontracts and unexpired leases w	which includes personal	l property subj	ect to an unexpire	ed lease.	
<b>=</b> ]	I intend to do the following with respe	ect to property of the estate wh	ich secures those debts	s or is subject to	o a lease:		
	tion of Secured Property	Creditor's Name	Property will be	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
8 Blue	ential Realty e Jay Court ridge, Illinois 60517	Cbna	Debtor will ret regular payme		Il and continue	to make	
ConventionalRealEstateMortgage		Green Point Savings	Debtor will ret regular payme	ill retain collateral and continue to make ayments.			
Residential Realty 8 Blue Jay Court Woodridge, Illinois 60517		Village IV Organization		Debtor will retain collateral and continue to make regular payments.			
Descrip Property	tion of Leased	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
-NONE	<b>E-</b>						
Date _	October 15, 2007	<u></u>	s/ Vladas Jakimavic ladas Jakimavicius Debtor				
Date _	October 15, 2007		s/ Sniezana Golceva	a			

Joint Debtor

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United States Bankruptcy Court
Northern District of Illinois

In re	Vladas Jakimavicius Sniezana Golceva		Case No.		
mic	Oniozzana Gologova	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR D	EBTOR(S)	
co	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$	1,800.00	
	Prior to the filing of this statement I have received		\$	1,800.00	
	Balance Due		\$	0.00	
2. \$_	<b>299.00</b> of the filing fee has been paid.				
3. Th	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. Tł	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				firm. A
a. b. c.	n return for the above-disclosed fee, I have agreed to ren Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed] Negotiations with secured creditors to re reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hou	ring advice to the debtor in de ement of affairs and plan which ars and confirmation hearing, a educe to market value; ex ns as needed; preparation	etermining whether to th may be required; and any adjourned he	file a petition in bankrup arings thereof; preparation and filir	ng of
7. By	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.			es, relief from stay a	ctions or
		CERTIFICATION			
	certify that the foregoing is a complete statement of any nkruptcy proceeding.	agreement or arrangement for	r payment to me for r	epresentation of the debto	or(s) in
Dated:	October 15, 2007		olan (Kaplan Law (		_
		Kaplan Law Offic 4043 Dempster Skokie, IL 60076	ces, P.C.	ices, P.C.) 6272494	

ayk@ameritech.net

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **B 201** (04/09/06)

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

/s/ Alexev Y. Kaplan (Kaplan Law

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

6272494	X Offices, P.C.)	October 15, 2007				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
4043 Dempster						
Skokie, IL 60076						
847-676-8600						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Vladas Jakimavicius						
Sniezana Golceva	X /s/ Vladas Jakimavicius	October 15, 2007				
Printed Name of Debtor	Signature of Debtor	Date				
Case No. (if known)	X /s/ Sniezana Golceva	October 15, 2007				
	Signature of Joint Debtor (if any)	Date				

Alexev Y. Kaplan (Kaplan Law Offices, P.C.)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Vladas Jakimavicius Sniezana Golceva		Case No.	
III IC	Oliceva	Debtor(s)	Chapter	7
	VF	ERIFICATION OF CREDITOR N	<b>MATRIX</b>	
		Number of	f Creditors:	54
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	October 15, 2007	/s/ Vladas Jakimavicius Vladas Jakimavicius		
Date:	October 15, 2007	Signature of Debtor  /s/ Sniezana Golceva		
Daic.		Sniezana Golceva		
		Signature of Debtor		

5/3 Bank Cc 38 Fountain Square Cincinnati, OH 45263

Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088

American Express PO Box 297871 Fort Lauderdale, FL 33329

American Express/Costco Box 0001 Los Angeles, CA 90096-0001

Amex Po Box 297871 Fort Lauderdale, FL 33329

Arizona Department of Transportatio Motor Vehicle Division 1801 West Jefferson Street Phoenix, AZ 85007

AT&T Po Box 6428 Carol Stream, IL 60197-6428

Ballys 12440 E Imperial H Norwalk, CA 90650

Bank Of America Po Box 1598 Norfolk, VA 23501

Bk Of Amer P.O. Box 7047 Dover, DE 19903

Cbna 1000 Technology Dr # Ms5 O Fallon, MO 63368 Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase/Cc 225 Chastain Meadows Ct Kennesaw, GA 30144

Citi Po Box 6241 Sioux Falls, SD 57117

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45263

Gemb/Jcp Po Box 984100 El Paso, TX 79998

Gemb/Linen N Things Po Box 981400 El Paso, TX 79998

Gemb/Old Navy Po Box 981400 El Paso, TX 79998

Green Point Savings 4160 Main St Flushing, NY 11355

Harris N A Po Box 94034 Palatine, IL 60094

Hfc Po Box 1547 Chesapeake, VA 23327 HSBC PO Box 17051 Baltimore, MD 21297-1051

HSBC PO BOX 80084 Salinas, CA 93912-0084

Hsbc Nv Pob 19360 Portland, OR 97280

Hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850

Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808

Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808

Hsbc/Mnrds 90 Christiana Rd New Castle, DE 19720

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Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

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Mcydsnb 9111 Duke Blvd Mason, OH 45040 Mcydsnb 9111 Duke Blvd Mason, OH 45040

Motor Vehicle Division Abandoned Vehicle Unit PO Box 2100 Mail Drop 553M Phoenix, AZ 85001

National City Card Ser 1 National City Pkwy Kalamazoo, MI 49009

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Office Depot Processing Center Des Moines, IA 50364-0001

Office Depot 2200 Old Germantown Road Delray Beach, FL 33445

Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440

Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440

Thd/Cbsd Po Box 6003 Hagerstown, MD 21747

Transport Funding, LLC PO Box 7247-0360 Philadelphia, PA 19170-0360

Transport Funding, LLC PO Box 7247-0360 Philadelphia, PA 19170-0360

Transport Funding, LLC c/o Citibank Lockbox Operations 1615 Brett Road
New Castle, DE 19720

Village IV Organization 6955 Woodridge Drive Woodridge, IL 60517

Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566

Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566

Wffnatbank Po Box 94498 Las Vegas, NV 89193

Wfnnb/Harlem Furniture Po Box 2974 Shawnee Mission, KS 66201

Wfnnb/Harlem Furniture Po Box 2974 Shawnee Mission, KS 66201

Wfnnb/New York & Compa 220 W Schrock Rd Westerville, OH 43081

Wfnnb/Valucityroomstod Po Box 182303 Columbus, OH 43218

Wfnnb/Victorias Secret Po Box 182128 Columbus, OH 43218